

2761
#3
Pre Annot A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Mark LINEHAN

Serial No. 09/221,869

Filed: December 29, 1998

For: **FOUR-PARTY CREDIT/
DEBIT PAYMENT
PROTOCOL**



Art Unit: Unassigned

Examiner: Unassigned

Atty Doc: SE9-98-031
1963-7291

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MAR 05 1999

Group 2700

PRELIMINARY AMENDMENT

Honorable Commissioner
of Patents and Trademarks
Washington, D.C. 20231

Sir:

Before examination on the merits, please amend the above identified application as follows:

IN THE SPECIFICATION

Please AMEND the specification as follows:

A1
Page 1, line 27, delete "and authorizes the transaction" and substitute therefor, --
authorizes the transaction, obtains the funds from the issuer, and pays those funds into a merchant
financial account--;

Page 2, before line 1, please insert the following new paragraph:

A2
--Authorization- In payment card systems, the process used to verify that a credit or debit
account is valid and holds sufficient credit or funds to cover a particular payment. Authorization
is performed before goods or services are provided, in order to ensure that the cardholder credit
can support payment--;

before line 3, please insert the following new paragraph: